

## Fill in this information to identify the case:

Debtor 1 RAY W. KELLER

Debtor 2 LISA M. KELLER  
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)

Case Number: 17-20528GLT

## Form 4100N

## Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor: BANK OF AMERICA NA\*\* Court claim no. (if known): 22

Last 4 digits of any number you use to identify the debtor's account 8 5 7 9

Property Address: 154 UNION ST  
UNIONTOWN PA 15401

**Part 2: Cure Amount**

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>3,532.54</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>3,532.54</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. <b>Total.</b> Add lines b, d, and f.	(g) \$ <u>3,532.54</u>

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$574.58

The next postpetition payment is due on

9 / 1 / 2022  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).


Debtor 1 RAY W. KELLER  
Name

Case number (if known) 17-20528GLT

**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

 /s/ Ronda J. Winnecour  
Signature

Date 11/30/2022

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **RAY W. KELLER**  
Name

Case number (if known) **17-20528GLT**

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b><u>MORTGAGE ARR. (Part 2 (b))</u></b>				
03/23/2020	1152300	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	630.27
08/25/2020	1168794	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,049.85
02/23/2022	1224345	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	338.52
03/25/2022	1227175	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,486.62
06/27/2022	1236302	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	27.28
				<u>3,532.54</u>

### **MORTGAGE REGULAR PAYMENT (Part 3)**

08/25/2017	1049878	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,854.57
09/26/2017	1053212	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	409.78
10/25/2017	1056590	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	628.54
12/21/2017	1063146	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	2,084.58
01/25/2018	1066550	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	622.68
02/23/2018	1069784	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	622.81
06/22/2018	1082650	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	2,315.55
10/29/2018	1095385	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	2,654.07
02/25/2019	1108137	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,649.60
03/25/2019	1111381	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,872.69
04/26/2019	1114662	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	717.32
05/24/2019	1118040	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	602.23
06/25/2019	1121392	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	561.80
07/29/2019	1124867	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	137.25
08/27/2019	1128303	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	659.01
09/24/2019	1131742	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	714.30
10/24/2019	1134978	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	157.55
11/25/2019	1138436	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	337.76
12/23/2019	1141883	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	383.14
01/28/2020	1145240	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	686.55
02/25/2020	1148753	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	135.15
03/23/2020	1152300	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,845.49
05/26/2020	1159156	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	727.91
06/26/2020	1162530	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	698.52
07/29/2020	1165723	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	698.53
08/25/2020	1168794	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	693.40
10/26/2020	1174984	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	698.57
11/24/2020	1178074	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	708.87
12/21/2020	1181088	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	709.02
02/22/2021	1187067	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	708.76
04/26/2021	1193594	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	922.27
05/25/2021	1196735	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	507.17
06/25/2021	1199549	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,014.15
08/26/2021	1205922	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,074.23
10/25/2021	1212179	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	526.76
12/23/2021	1218260	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	526.04
01/26/2022	1221349	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	2,002.14
02/23/2022	1224345	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	928.74
03/25/2022	1227175	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	574.58
05/25/2022	1233266	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	1,068.10
06/27/2022	1236302	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	655.64
10/25/2022	1247968	BANK OF AMERICA NA**	AMOUNTS DISBURSED TO CREDITOR	574.58
				<u>37,670.40</u>

**CERTIFICATE OF SERVICE**

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

RAY W. KELLER  
LISA M. KELLER  
154 UNION ST.  
UNIONTOWN, PA 15401

ABAGALE E STEIDL ESQ  
STEIDL & STEINBERG  
GULF TOWER - 28TH FL  
707 GRANT ST  
PITTSBURGH, PA 15219

BANK OF AMERICA NA\*\*  
C/O PENNYMAC LOAN SERVICES LLC  
PO BOX 660929  
DALLAS, TX 75266-0929

PENNYMAC LOAN SERVICES LLC\*\*  
ATTN BANKRUPTCY NOTICING  
6101 CONDOR DR  
MOORPARK, CA 93021

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

11/30/22

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee